

Amendments to the Specification

Please replace paragraph [0046] with the following amended paragraph:

[0046] FIG. 6 shows another illustrative processing system 1100 that may be used to carry out the methods of the invention. The processing system 1100 comprises a user station 1102 connected to a central processor or server 1104 via a network 1106. In this system, the question set optimization module 1120, risk computation module 1130, data storage module 1140 and management module 1150 are part of the central processor 1104. The central processor 1104 may also include a communication module 1160 adapted for passing information to and from the user interface 1110, which is part of the user station 1102, over the network 1106, which is part of the user station 1102. It will be understood that the user station 1102 may be one of a plurality of user stations in communication with the central processor 1104 over the network 1106. In one embodiment, the user station 1102 may be a home or business computer connected to the central processor 1104 through the Internet. In this embodiment, the user sends and receives information to the central processor 1104 using the browser on the user's computer.

Please replace paragraph [0050] with the following amended paragraph:

[0050] Turning now to FIG. 7, a method 300 of conducting an automated, optimized and compliant customer information survey according to an embodiment of the invention is provided. The method 300 begins at S305 and at S310, at least a portion of a current survey question set is displayed using a display portion of a user interface. The current question set includes a plurality of questions taken from an overall question set containing all possible questions that might need to be asked in order to assure compliance with regulatory criteria. The overall question set might also include questions that are needed in order to ~~met~~meet the needs of the customer, financial institution or both. It can be seen that the current question set is a subset of the overall question set. At the start of the survey, the current question set may be set to equal a basic question set including all of the questions that all customers must answer. The basic question set may be set to consist of the absolute minimum questions that any customer might

bybe required to answer. By setting the current question set to be the basic question set at the start of the survey process, a default is established whereby the minimum number of questions will be directed to the customer unless the current question set is modified during the survey.

Please replace paragraph [0069] with the following amended paragraph:

[0069] The above-described display screens provide a "hide and show" feature wherein only the questions deemed necessary based on previously submitted answers and based on expected answers to the unanswered questions remaining in the current question set are displayed or selectively displayable by the user. FIGS. 9-13 illustrate the use of these display screens in carrying out the methods of the invention. FIG. 9 is a screen shot showing a portion of a display screen 410, which may be displayed to an automated survey user on a GUI. The display screen 410 includes question indicia for a plurality of questions, each having an associated answer field for entering an answer. Questions that may require answers for compliance purposes are indicated by an inverted carat symbol. The questions shown in display screen 410 may be typical of questions that would be part of a basic question set that would be answered by all customers surveyed. The display screen 410 also includes a number of optional information fields and a number of fields that will be automatically populated as answers are received and processed. It will be understood that the portion of the display screen 410 that is shown in FIG. 8~~FIG.~~ 9 is the portion of the display screen 410 initially visible to the user. The remainder of the display screen 410 is viewable by the user through the use of the scroll bar at the right of the display screen 410. Portions of the display screen 410 may also be "collapsed" to selectively hide all but the title of groups of questions that do not need to be viewed at a given time.

Please replace paragraph [0071] with the following amended paragraph:

[0071] FIG. 11 shows a different portion of display screen 410 that has been made visible by collapsing the portions of the screen containing questions relating to "Identification of Primary Accountholder" and "Referral/Introduction." The portion of screen 410 shown in FIG. 11 comprises a series of unanswered questions relating to income sources of a customer. FIG. 12 shows a corresponding portion of a modified display screen ~~420A~~^A410A in which answers have

been supplied to the sources of wealth questions through the checking of the "Other" box and the boxes for "Living Trust (Cash)," Living Trust (Non-Cash)" and "Investment Management Account" (highlighted). These unexpected answers caused the current question set to be modified by inserting additional questions and the display screen 420410 to be revised to display these additional questions. The additional questions are displayed in the highlighted area at the bottom of the screen.